

LISTING OF CLAIMS

The following claims replace all prior versions, and listings, of claims in the application:

1-27. (CANCELED)

28. (PREVIOUSLY PRESENTED) A system comprising the following components:

- (i) a customer transceiver comprising memory, wherein said customer transceiver generates operating power after receiving a first radio frequency signal and subsequently transmits a second radio frequency signal that conveys a customer/transmitter identifier;
- (ii) a merchant transceiver, comprised of a transceiver antenna, that (a) sends said first radio frequency signal to said customer transceiver and (b) receives said second radio frequency signal conveying said customer/transmitter identifier from said customer transceiver;
- (iii) a point-of-sale device processor, in communication with said merchant transceiver, that (a) captures transaction data, (b) combines the transaction data with said customer/transmitter identifier and a merchant identifier to form an authorization request, and (c) transmits the authorization request to a transaction processing system; and
- (iv) a transaction processing system comprising a memory having program instructions, and a processor configured to use said program instructions to (a) receive said authorization request, (b) determine, from said customer/transmitter identifier and merchant identifier, a payment processor, (c) transmit an authorization request to said payment processor for authorization and (d) transmit to said point-of-sale device said payment processor's response to said authorization request.

29-30. (CANCELED)

31. (PREVIOUSLY PRESENTED) The system of claim 28, wherein said customer transceiver is further comprised of a processor coupled to said memory wherein said processor is adapted to read data from, and write data to, said memory.

32. (ORIGINAL) The system of claim 31, wherein said customer transceiver is further comprised of a security pad operable to capture biometric data and to convert said data into an electronic representation of said data.
33. (ORIGINAL) The system of claim 32, wherein said biometric data is a fingerprint.
34. (ORIGINAL) The system of claim 32, wherein said biometric data is a palm print.
35. (PREVIOUSLY PRESENTED) The system of claim 32, wherein said customer transceiver processor is adapted to: compare an electronic representation of biometric data with a digital image stored in said customer transceiver memory; and transmit said customer/transmitter identifier when said captured biometric data is identical to said digital image stored in said customer transceiver memory.
36. (PREVIOUSLY PRESENTED) The system of claim 31, wherein said customer transceiver processor is adapted to: compare a transaction amount with a dollar amount stored in said customer transceiver memory; and inhibit transmission of said customer/transmitter identifier when said transaction amount is greater than said dollar amount.
37. (PREVIOUSLY PRESENTED) The system of claim 31, wherein said customer transceiver processor is adapted to subtract a transaction amount from a dollar amount stored in said customer transceiver memory when said transaction is authorized.
38. (PREVIOUSLY PRESENTED) The system of claim 28, wherein said customer transceiver is further comprised of: a processor coupled to the memory; and a keyboard coupled to the processor; wherein said processor is operable to transmit information stored in said memory, or manually entered via said keyboard.
39. (ORIGINAL) The system of claim 28 wherein said customer transceiver is embedded inside an article of clothing.
40. (ORIGINAL) The system of claim 28 wherein said customer transceiver is embedded inside an item of jewelry.
41. (ORIGINAL) The system of claim 28 wherein said customer transceiver is embedded inside an electronic device.

42. (ORIGINAL) The system of claim 28 wherein said merchant transceiver is further comprised of: a processor coupled to the transceiver; and a keyboard coupled to the processor; wherein said processor is operable to receive information manually entered into said keyboard or received via said transceiver.
43. (ORIGINAL) The system of claim 42, wherein said merchant transceiver is further comprised of a display device for displaying information to a user.
44. (ORIGINAL) The system of claim 42, wherein said merchant transceiver is further comprised of a printer for printing a receipt.
45. (ORIGINAL) The system of claim 42, wherein said merchant transceiver is further comprised of a memory operable to store information relating to a transaction.
46. (ORIGINAL) The system of claim 42, wherein said merchant transceiver is further comprised of a communication interface for communicating with external computing devices.
47. (ORIGINAL) The system of claim 46, wherein said communication interface provides wireless connectivity to a point-of-sale device.
48. (ORIGINAL) The system of claim 46, wherein said communication interface provides connectivity to a CATV network.
49. (ORIGINAL) The system of claim 46, wherein said communication interface provides connectivity to the public switched telephone network (PSTN).
50. (ORIGINAL) The system of claim 46, wherein said communication interface provides connectivity to a self-service vending machine or pay telephone.
51. (PREVIOUSLY PRESENTED) A method comprising the following steps:
 - (i) transmitting a first radio frequency signal to a customer transceiver that generates operating power after receiving said first radio frequency signal;
 - (ii) subsequently transmitting, from said customer transceiver a second radio frequency signal that conveys customer identification data;
 - (iii) receiving said second radio frequency signal including said customer identification data at a receiver;

- (iv) creating an authorization request based in part upon the receipt of the customer identification data, the authorization request comprising a merchant identifier, transaction data and the customer identification data;
 - (v) communicating the authorization request to a transaction processor;
 - (vi) selecting a payment processor at the transaction processor based at least in part upon information associated with the customer identification data and the merchant identifier stored in a database accessible by the transaction processor; and
 - (vii) communicating with the selected payment processor for approval and payment.
52. (PREVIOUSLY PRESENTED) The method of claim 51 further comprising communicating said customer identification data to a point of sale device.
53. (PREVIOUSLY PRESENTED) The method of claim 52 wherein said customer identification data is communicated to said point of sale device and said point of sale device is coupled to said receiver.
54. (PREVIOUSLY PRESENTED) The method of claim 52 wherein said customer identification data is communicated to said point of sale device and said point of sale device is integral with said receiver.
55. (PREVIOUSLY PRESENTED) The method of claim 51, further comprising: processing the purchase transaction for approval and payment.
56. (PREVIOUSLY PRESENTED) The method of claim 51 wherein communicating the authorization request to a transaction processor further comprises encrypting the authorization request.
57. (PREVIOUSLY PRESENTED) The method of claim 51 wherein the database information comprises preassigned payment method(s) associated with the customer identification data and merchant identifier and the processing of the authorization request at the transaction processor further comprises processing the purchase transaction according to a preassigned payment method.
58. (PREVIOUSLY PRESENTED) The payment method of claim 57 wherein the preassigned payment method(s) are preselected by a customer.

59. (PREVIOUSLY PRESENTED) The method of claim 57 wherein the preassigned payment method is associated with a merchant and the preassigned payment method may vary for transactions with different merchants.

60-62. (CANCELED)

63. (PREVIOUSLY PRESENTED) The method of claim 52 wherein the point of sale device is coupled to a security device that prevents unauthorized use of the transceiver.

64. (PREVIOUSLY PRESENTED) The method of claim 63 wherein the security device further comprises a biometric recording device.

65. (PREVIOUSLY PRESENTED) The method of claim 52 further comprising: inputting a password or Personal Identification Number (PIN) into a security device in communication with said point of sale device.

66 - 82. (CANCELED)

83. (PREVIOUSLY PRESENTED) The system of claim 28 wherein said customer/transmitter identifier does not contain a customer's credit card or debit card number.

84. (PREVIOUSLY PRESENTED) The system of claim 51 wherein said customer identification data does not contain a customer's credit card or debit card number.

85-90. (CANCELED)